

## C L A I M S

1. A settlement system comprising:

transmission means for transmitting image data including a money amount to a purchaser client via a network;

reception means for receiving the image data including the money amount from the purchaser client via the network;

verification means for checking whether or not the image data including the money amount received from said purchaser client via the reception means is that transmitted image data including the money amount; and

settlement means for allowing said purchaser client to settle an account in a range of said money amount via the image data including the money amount when the verification means verifies that the image data is that transmitted image data including the money amount.

2. The settlement system according to claim 1, wherein said transmission means transmits said image data including the money amount to a winner client among a large number of clients having applied for participation in a questionnaire or a quiz or as a commodity monitor via said network.

3. The settlement system according to claim 1, wherein said transmission means attaches predetermined encryption data to said image data and transmits the

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image data, and said verification means verifies said image data including the money amount by judging whether or not said predetermined encryption data is attached to the image data including the money amount received from said purchaser client via said reception means.

4. The settlement system according to claim 3, wherein the encryption data is attached by electronic watermark means.

5. The settlement system according to claim 1, wherein said transmission means and said reception means comprise electronic mail means.

6. A settlement system in which a virtual shop is opened on a network and a purchaser client purchases a commodity and settles a purchase in said virtual shop, said settlement system comprising:

image data issuance means for issuing image data including a money amount to the purchaser client;

reception means for receiving the image data including the money amount from the purchaser client via the network;

verification means for checking whether or not the image data including the money amount received from said purchaser client via the reception means is that issued image data including the money amount; and

settlement means for allowing said purchaser client to settle an account in a range of said money

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amount via the image data including the money amount when the verification means verifies that the image data is that issued image data including the money amount.

5           7. The settlement system according to claim 6, wherein said image data issuance means stores said image data including the money amount in a storage medium and issues the image data.

10           8. The settlement system according to claim 6, wherein said issuance means attaches predetermined encryption data to said image data and issues the image data, and said verification means verifies said image data including the money amount by judging whether or not said predetermined encryption data is attached to  
15 the image data including the money amount received from said purchaser client via said reception means.

9. The settlement system according to claim 8, wherein the encryption data is attached by electronic watermark means.

20           10. The settlement system according to claim 6, wherein said issuance means and said reception means comprise electronic mail means.

11. A settlement system comprising:

25           image data issuance means for issuing image data indicating a money amount and including encryption data as a winner prize or a reward prize to a client having made an application via a network;

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reception means for receiving the image data indicating the money amount from the client via the network;

5 verification means for checking whether or not the image data indicating the money amount received from said client via the reception means includes said encryption data; and

10 settlement means for settling an account in a range of said money amount of said image data when the verification means verifies that said encryption data is included.

15 12. The settlement system according to claim 11, wherein said issuance means attaches predetermined encryption data to said image data and issues the image data, and said verification means verifies said image data including the money amount by judging whether or not said predetermined encryption data is attached to the image data including the money amount received from said purchaser client via said reception means.

20 13. The settlement system according to claim 12, wherein the encryption data is attached by electronic watermark means.

25 14. The settlement system according to claim 11, wherein said issuance means and said reception means comprise electronic mail means.

15. A server apparatus comprising:

first image data storage means for storing image

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16. A settlement system comprising:

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wherein a predetermined service is presented to said purchaser client when said verification means

verifies that the image data is that transmitted image data.

17. The settlement system according to claim 16, wherein said transmission means transmits said image data to the purchaser client having purchased a commodity in a virtual shop disposed on said network.

18. The settlement system according to claim 16, wherein said transmission means attaches predetermined encryption data to said image data and transmits the image data, and said verification means verifies the image data by judging whether or not said predetermined encryption data is attached to the image data including a money amount received from said purchaser client via said reception means.

19. The settlement system according to claim 18, wherein the encryption data is attached by electronic watermark means.

20. The settlement system according to claim 16, wherein said transmission means and said reception means comprise electronic mail means.

21. A settlement system in which a virtual shop is opened on a network and a purchaser client purchases a commodity in said virtual shop and settles the purchase, said settlement system comprising:

exhibition means for exhibiting an image data clearly indicating that a predetermined service can be received in said virtual shop;

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image data issuance means for issuing said image data to said purchaser client when the purchaser client purchases the commodity in said virtual shop;

5 reception means for receiving the image data from the purchaser client via the network; and

verification means for checking whether or not the image data received from said purchaser client via the reception means is that issued image data,

10 wherein said purchaser client can receive said predetermined service when said verification means verifies that the image data is that issued image data.

22. A server apparatus comprising:

15 image data storage means for storing image data to be transmitted to a purchaser client via transmission means on a network;

reception means for receiving image data from said purchaser client via the network;

20 verification means for checking whether or not the image data received via the reception means is the image data stored in said image data storage means and transmitted to said purchaser client; and

25 settlement means for presenting a predetermined service to said purchaser client during settlement when the verification means verifies that the image data is that transmitted image data.

23. The server apparatus according to claim 22, wherein said transmission means transmits said image

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data to the purchaser client having purchased a commodity in a virtual shop disposed on said network.

24. The server apparatus according to claim 22, wherein said transmission means attaches predetermined encryption data to said image data and transmits the image data, and said verification means verifies the image data by judging whether or not said predetermined encryption data is attached to the image data including a money amount received from said purchaser client via said reception means.

25. The server apparatus according to claim 24, wherein the encryption data is attached by electronic watermark means.

26. The server apparatus according to claim 22, wherein said transmission means and said reception means comprise electronic mail means.

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